

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jo Ann Clemons**  
Debtor(s)

Bankruptcy Case No.: 19-23428-JAD  
Issued per 8/6/20 proceeding  
Chapter: 13  
Docket No.: 41 – 16, 26, 40  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 9/21/19 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$3668 as of 8/20. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Wells Fargo [CL#6], LTCD Wilmington [CL#2] .
- ☒ H. Additional Terms: 1. The following PPFN(s) will be paid under Plan after objection deadline has passed if no objection filed and sustained. To extent objection filed and sustained amount will be added to unsecured pot: Wilmington [CL #2] in amount of \$1400.  
  
2. The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$6527.59 (100%) LAT also increased to that amount.  
  
3. No look LMP fee in plan is stricken.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: August 18, 2020

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jo Ann Clemons  
 Debtor

Case No. 19-23428-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db +Jo Ann Clemons, 309 Dogwood Dr, Delmont, PA 15626-2304  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15114540 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413  
 15114543 +Ditech, PO Box 660934, Dallas, TX 75266-0934  
 15114544 +Green Tree, PO Box 6172, Rapid City, SD 57709-6172  
 15114545 +Hsbc Auto, Po Box 961245, Fort Worth, TX 76161-0244  
 15114547 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 15114548 +Marinr Finc, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 15229875 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 15114549 +Phelan, Halinan, Diamond & Jones, 1617 JFK Boulevard, Philadelphia, PA 19103-1821  
 15114550 +Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211  
 15142779 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 15257754 +WILMINGTON SAVINGS FUND SOCIETY, FSB, Selene Finance, LP,  
 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546  
 15151577 Wells Fargo Bank, NA as Trustee c/o, Ditech Financial LLC F/K/A Green Tree Se, PO Box 12740,  
 Tempe AZ 85284-0046  
 15114555 +Wf/floorin, Po Box 14517, Des Moines, IA 50306-3517  
 15125503 +Wilmington Savings Fund Society, FSB, c/o Rushmore Loan Management Services, P.O. Box 55004,  
 Irvine, CA 92619-5004  
 15114556 +Wilmington Savings Fund Society, FSB,, BCAT 2014-4TT, C/O Shellpoint Mortgage Servicing,  
 P.O. Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 20 2020 03:59:20  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15122225 E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 20 2020 03:53:58 Citizens Bank N.A.,  
 One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919  
 15114541 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 20 2020 03:59:36  
 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
 15114542 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 20 2020 03:53:58 Citizens Bank,  
 1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
 15126782 +E-mail/Text: bnc-bluestem@quantum3group.com Aug 20 2020 03:55:35 Fingerhut, PO Box 166,  
 Newark, NJ 07101-0166  
 15126783 +E-mail/Text: bnc-bluestem@quantum3group.com Aug 20 2020 03:55:35  
 Fingerhut Direct Marketing Inc., CIT Bank, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 15114546 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Aug 20 2020 03:55:25 Jefferson Capital Syst,  
 16 Mcleland Rd, Saint Cloud, MN 56303  
 15137073 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Aug 20 2020 03:55:25 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 15153254 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 20 2020 04:00:12  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 15114551 +E-mail/PDF: gecsedirecoverycorp.com Aug 20 2020 03:59:09 Synch/amazon, Po Box 965015,  
 Orlando, FL 32896-5015  
 15114552 +E-mail/PDF: gecsedirecoverycorp.com Aug 20 2020 03:59:57 Synch/jcp, Po Box 965007,  
 Orlando, FL 32896-5007  
 15114553 +E-mail/PDF: gecsedirecoverycorp.com Aug 20 2020 03:59:10 Synch/lowes, Po Box 956005,  
 Orlando, FL 32896-0001  
 15115298 +E-mail/PDF: gecsedirecoverycorp.com Aug 20 2020 03:59:10 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15151841 +E-mail/PDF: gecsedirecoverycorp.com Aug 20 2020 03:59:34 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 15114554 +E-mail/Text: bnc-bluestem@quantum3group.com Aug 20 2020 03:55:35 Webbank/fingerhut,  
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NewRez LLC d/b/a Shellpoint Mortgage Servicing  
 cr Wells Fargo Bank, National Association, not in its  
 cr Wilmington Savings Fund Society, FSB  
 cr Wilmington Savings Fund Society, FSB, et al  
 15126778\* +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413  
 15126779\* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
 15126780\* +Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
 15126781\* +Ditech, PO Box 660934, Dallas, TX 75266-0934  
 15126784\* +Green Tree, PO Box 6172, Rapid City, SD 57709-6172  
 15126785\* +Hsbc Auto, Po Box 961245, Fort Worth, TX 76161-0244  
 15126786\* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
 (address filed with court: Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303)  
 15126787\* +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 15147298\* +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 15126788\* +Marinr Finc, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 15126789\* +Phelan, Halinan, Diamond & Jones, 1617 JFK Boulevard, Philadelphia, PA 19103-1821

District/off: 0315-2

User: jfur  
Form ID: 149

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Aug 19, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

15126790\* +Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211  
15126791\* +Synch/amazon, Po Box 965015, Orlando, FL 32896-5015  
15126792\* +Synch/jcp, Po Box 965007, Orlando, FL 32896-5007  
15126793\* +Synch/lowes, Po Box 956005, Orlando, FL 32896-0001  
15126794\* +Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
15126795\* +Wf/floorin, Po Box 14517, Des Moines, IA 50306-3517  
15126796\* +Wilmington Savings Fund Society, FSB,, BCAT 2014-4TT, C/O Shellpoint Mortgage Servicing,  
P.O Box 10826, Greenville, SC 29603-0826

TOTALS: 4, \* 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2020 at the address(es) listed below:

Chandra Marie Arkema on behalf of Creditor Wilmington Savings Fund Society, FSB, et al  
carkema@squirelaw.com  
James Warmbrodt on behalf of Creditor Wells Fargo Bank, National Association, not in its  
individual or banking capacity, but solely as Trustee on behalf of the Lake Country Mortgage  
Loan Trust 2005-HE1 bkgroup@kmlawgroup.com  
Lawrence W. Willis on behalf of Debtor Jo Ann Clemons ecf@westernpabankruptcy.com,  
urfreshstr@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6